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PATENT APPLICATION  
Docket No.: 13660.17

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of:	Steven B. Smith	
Serial No.:	09/870,142	Art Unit 3692
Filing Date:	May 30, 2001	Conf. No. 4558
Title:	METHOD AND SYSTEM OF MANAGING SPENDING THROUGH ACCOUNT ALLOCATION	
Examining Attorney:	Timothy M. Harbeck	

**AMENDMENT AND RESPONSE**

Mail Stop Amendment  
Honorable Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

Dear Sir:

This correspondence is responsive to the Office Action mailed September 20, 2007 for the above-referenced matter. Please amend the patent application as follows:

**Amendments** to the claims begin on page 2 of this document.

**Remarks** begin on page 6 of this document.